

Exhibit R

DATE OF CHECK	Collector Name	A/C #	Root of Problem collector/cash debtor	Unit	Check Amount	Explanation
12/26/2003	william callett	S78713	collector/debtor	A11	-5930.43	1st bounce was nevered made up w cert funds
12/31/2003	william callett	R95152	collector	A11	-3221	debtor said no my on 12/12 ck should of pulled
12/31/2003	william callett	T03297	debtor	A11	-3000	no money
12/31/2003	william callett	S92674	collector	A11	-1020.65	debtor told collector funds no good
12/31/2003	steve troxell	S57063	debtor	A20	-2500	no money
12/31/2003	steve troxell	R19352	debtor	A20	-2500	stop pay
12/31/2003	steve troxell	R83936	debtor	A20	-1000	no money
12/30/2003	michelle gidden	R01080	debtor	A21	-1500	no money
12/31/2003	keith bryant	S78635	collector/debtor	A3	-2744.03	nvr f/u to see if roller recd
12/31/2003	keith bryant	T35950	collector/debtor	A3	-2529.73	d called to pull ck same day
12/31/2003	keith bryant	S13415	collector/debtor	A3	-1800	had nsf should of made up w cert
12/31/2003	claudie jones	T04496	debtor	A32	-2225.86	no money
12/24/2003	harold moore	Q97254	debtor	A37	-3044.6	no money
12/24/2003	kevin brown	T16561	debt	A43	-1051.73	no money
12/31/2003	ellis phelps	A68860	debt	A53	-5000	no money mult nsf
12/31/2003	ellis phelps	S42563	debt	A53	-2000	no money
12/31/2003	ellis phelps	T14389	debt	A53	-1718	no money
12/26/2003	ellis phelps	A68860	debt	A53	-1000	no money mult nsf
12/29/2003	julie rees	R49535	collector/debtor	A63	-3811.8	money was in the hosp
12/30/2003	julie rees	R87439	debtor	A63	-3369.61	debtor is client

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12/31/2003	david Kornahrens	T07557	collector	B59	-2500	mult nsf redcl w/o d ck
12/29/2003	david Kornahrens	S47763	debtor	B59	-1000	mult nsf
12/31/2003	bob fager	S98456	debtor	B6	-1220	no money
12/30/2003	walter theodore	S64627	debtor	B62	-1000	verf bank good for 1 put 2 cks in poss rensf
12/30/2003	linda costa	S09348	debtr	B63	-2845	no money
12/30/2003	linda costa	S83272	debtr	B63	-1682	accounting issue
12/31/2003	steven birdsong	S21335	collector	D1	-1813	collector ran ck -funds no verf
12/29/2003	raymond morrison	573686	debtor	D17	-2500	no money
12/30/2003	dantae ramirez	T16568	debtor	D19	-1166.58	no money
12/31/2003	dantae ramirez	R97882	collectr/mgr	D19	-1000	redcl w/o contact
12/31/2003	BRAD REAVES	R06156	collector	D22	-7000	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3435.5	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	S51306	collector	D22	-3400	nvr recd authrzn from d eom
12/31/2003	BRAD REAVES	T32974	debtor	D22	-2401.46	no money
12/31/2003	BRAD REAVES	T20071	collector	D22	-2030	nvr recd authrzn to dcl ck
12/29/2003	BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S98825	collector	D22	-2000	knew no money nvr pulled ck
12/31/2003	BRAD REAVES	S42285	collector	D22	-2000	change postdate then document to do so
12/31/2003	BRAD REAVES	T38089	?	D22	-1500	document no clear
1/5/2004	BRAD REAVES	S85602	collector	D22	-1071.18	d was sending mo mult nsf
12/24/2003	BRAD REAVES	S85602	collector	D22	-1000	d was sending mo mult nsf
12/31/2003	BRAD REAVES	R72202	collector	D22	-1000	coliclr knew d was sending mo ck should have been pull
12/29/2003	KEN ROSE	S94552	COLLECTOR	D29	-6500	notes don't add up
12/31/2003	KEN ROSE	T11659	collector/client	D29	-5000	notes show pending client ck should of pulled
12/29/2003	KEN ROSE	S27200	collector	D29	-1982	mult nsf should of pulled

12/31/2003	joe glaquento	R74588	collector	D31	-2683.21	2nd dci no contact or author in
12/30/2003	joe glaquento	T09615	debtor	D31	-2459.94	no money
12/31/2003	joe glaquento	T22837	cash	D31	-1202.05	ck was changed date to 2nd ran
12/29/2003	joe glaquento	S95774	debtor	D31	-1112.13	on 31st
						no money
12/31/2003	dan maddox	Q93881	collector	D36	-22879.62	knew aba wrong gor correct info and nvr put in also had date change
12/31/2003	david dunham	S97141	collector	D43	-2034.01	nvr called debtor after 1st bounce
12/31/2003	david dunham	T15655	collector	D43	-1062.5	no contact w d then dci
12/30/2003	david dunham	S07157	collector	D43	-1000	no money
12/31/2003	SCOTT RAULSTON	D95575	collector/debtor	D48	-4000	no money -funky notes
12/30/2003	SCOTT RAULSTON	R40912	debtor	D48	-1500	no money
12/31/2003	SCOTT RAULSTON	S80592	debtor	D48	-1050.74	funky notes
12/31/2003	matt lane	S28434	collector	D60	-7500	no contact after 1st bounce then redci
12/31/2003	matt lane	S13617	collector	D60	-5000	no contact after 1st bounce then redci
12/31/2003	matt lane	R21037	collector	D60	-4325	no contact after 1st bounce then redci
12/30/2003	matt lane	S54996	collector	D60	-4000	ck was a pull
12/31/2003	matt lane	S70944		D60	-3023.5	no contact after 1st bounce then redci
12/30/2003	matt lane	R63502	collector	D60	-1000	no contact after 1st bounce then redci
12/24/2003	mark lefevre	T13335	debtor	D70	-14045	no money
12/31/2003	mark lefevre	Q71642	collector	D70	-14000	1st ck bounce debtor then told collector ck no good till the 10th collector put ck in on the 2nd

12/31/2003	mark lefevre	✓ T14251	collector/debtor	D70	-6617.79	1st bounce then redcl funky docs
12/30/2003	mark lefevre	✓ S51701	collector	D70	-1745.62	no contact w debtor only lm
12/31/2003	joseph dunning	✓ S11960	collectr	D75	-1000	no contact w debtor only lm
12/30/2003	david mcquisten	✓ P684902	collector/debtor	D79	-15000	unable to verf funds 2nd time
12/31/2003	david mcquisten	✓ Q83571	collector/mgt	D79	-12000	redip per mgt no funds per notes
12/31/2003	david mcquisten	✓ S15764	collector	D79	-8000	mult nsf
12/31/2003	david mcquisten	✓ S67976	collector	D79	-4373.34	1st ck nsf no real contact redcl
12/31/2003	david mcquisten	✓ S47717	collector/mgt	D79	-3778.06	ck bounce
12/31/2003	david mcquisten	✓ S95738	collector	D79	-3000	mult nsf
						dcl done w/o authrzn
12/30/2003	david mcquisten	✓ T32522	collector	D79	-2500	redcl w/o authrzn just verf w bank
12/30/2003	david mcquisten	✓ P96885	collector	D79	-1500	- calld next day and was then told
12/31/2003	david mcquisten	✓ R92555	collector	D79	-1500	no funds
12/31/2003	david mcquisten	✓ R37499	collector/mgt	D79	-1366.86	mult nsf for sevrsl mo change dcl
12/31/2003	milke kralg	✓ 892388	collector	F11	-2000	dates
						mult date changes mult nsf
12/30/2003	St. Clair Carr	✓ Q72441	collector	F21	-1000	dcl error
12/30/2003	Jon Tapia	✓ D32616	debtor	F51	-5000	collector told debtor to do a stop
12/31/2003	Trenice Harris	✓ Q76796	debtor	F65	-2000	pmnt
12/31/2003	Bruce Richardson	✓ S16794	debtor	F93	-2000	no money
12/30/2003	Storm McIntyre	✓ Q83584	debtor	M1	-3000	no money
12/31/2003	Brian Dennis	✓ S16508	debtor/collector	M2	-12000	no money
						attny sd he would fed-ex ck - ck's
						were dcl'd

12/31/2003	julie rees	S09400	collector/debtor	A63	-1000	no money/mult nsf
12/31/2003	david dubery	T23443	debtor	A73	-1785.33	no money
12/31/2003	lori clark	T08940	debtor	A75	-4105	client issues
12/30/2003	lori clark	S25962	debtor	A75	-2900.43	no money
12/29/2003	lori clark	T13949	debtor	A75	-2898.42	no money
12/31/2003	lori clark	T03384	debtor	A75	-2524.43	no money
12/31/2003	lori clark	T20759	debtor	A75	-2030	no money
12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
12/31/2003	lori clark	T20248	debtor	A75	-1000	no money mult nsf
12/31/2003	craig cavalcante	R63632	debtor	A76	-18997.6	debtor called no good same day
12/31/2003	craig cavalcante	T34793	debtor	A76	-16176.62	dcl-name error made good bc
12/31/2003	craig cavalcante	T07888	collector	A76	-12577.13	took cc decline no contact took
12/31/2003	craig cavalcante	T20414	debtor	A76	-7333.99	clk
12/31/2003	craig cavalcante	S85957	debtor	A76	-1937.67	no money
12/31/2003	craig cavalcante	T12150	collector	A76	-1274	changed bank accounts w/o
12/30/2003	craig cavalcante	T01866	debtor	A76	-1251.37	notices
12/31/2003	frank orr	S60834	debtor	A77	-18935.94	no contact w d just dcl
12/31/2003	frank orr	T15748	debtor	A77	-3600	no money
12/31/2003	frank orr	T06799	debtor	A77	-3589.86	no money
12/31/2003	frank orr	Q61567	collector	A77	-1753.47	nvr made up 1st nsf or contact w
12/29/2003	frank orr	D42544	debtor	A77	-1500	debtor
12/31/2003	frank orr	R83014	collector	A77	-1004.97	no money
12/24/2003	jessie montoro	S27322	debtor	A82	-3857.73	no money
12/24/2003	jessie montoro	R88627	debtor	A82	-3695.3	no money
12/31/2003	tom ventrone	R25366	collector/debtor	B57	-1042.15	knew ck no good moved dcl

12/31/2003	Brian Dennis	R22796	debtor/collector	M2	-1133.33	2 bounces in a row-nvr verified funds
12/31/2003	Brian Dennis	T04342	debtor	M2	-4520	no money
12/22/2003	Brian Dennis	S91579	debtor	M2	-2000	stop payment
12/31/2003	Mark Patterson	S09433	collector	M25	-1000	dbtr cld to change ck date-collector said no
12/22/2003	Elkiedra Richard	Q60240	debtor	M26	-3012	no money
12/31/2003	Jim Gillis	966780	collector	M31	-30000	was told by super to verify funds
12/31/2003	Jim Gillis	R86579	debtor	M31	-2411.5	no name
1/6/2004	Annie Hunt	T16484	collector	M38	-2536.78	verified no money with bank-sill ran
12/31/2003	Annie Hunt	D46489	collector	M38	-2059.88	dbtr sd he was sending WU-verified no money- still ran ck
12/31/2003	Fernando Hunt	S89295	debtor	M4	-4577.07	no money
12/31/2003	Fernando Hunt	S88816	debtor	M4	-1500	no money
1/6/2004	Dane Revette	248701	debtor/collector	M40	-1041.66	never followed up after 1st bounce.
12/31/2003	Greg Ansardi	T12054	collector	M42	-1050.11	debtor called to stop print-never done
12/30/2003	Denise Richardson	S40051	debtor	M73	-1962.09	no money
12/30/2003	Steve Hallam	T38274	???	M80	-2500	???
1/13/2004	Mike Mullens	Q90213	debtor	P15	-1420.54	ck not endorsed
12/31/2003	Frank Saucedo	T16254	debtor	P16	-9000	no money
12/31/2003	Frank Saucedo	T26854	debtor	P16	-4608.38	no money
12/31/2003	Frank Saucedo	T24294	debtor	P16	-2593.91	no money

12/31/2003	Bill Rice	S04710	collector	P46	-1000	every ck in past 4 months bounced.
12/31/2003	Bruce Woodson	S58146	collector	P49	-6000	dbtr said still trying to get funds- collector dc'd anyway
12/31/2003	Bruce Woodson	S30421	collector	P49	-2000	2 bounces-2 checks taken, asked to get cert funds, no attempt made.
12/31/2003	Bruce Woodson	S61445	collector	P49	-1835.41	3 bounces in a row
12/31/2003	Bruce Woodson	S46255	collector	P49	-1704.76	4 bounces in a row
12/31/2003	Ricardo Hernandez	897578	debtor	T21	-1000	no money
12/31/2003	Ricardo Hernandez	R49951	debtor	T21	-1000	no money
12/30/2003	Dennis Angeles	Q19413	debtor	T27	-1000	debtor is a client
12/26/2003	Andrew Hardin	S95713	debtor	T47	-3875	no money
12/29/2003	Darrel Austin	T16868	debtor	T63	-3138.75	no money
12/31/2003	Darrel Austin	R92845	collector	T63	-2000	dbtr wanted pd changed-never changed
12/31/2003	Darrel Austin	T19022	collector	T63	-1800	debtr was to fed ex ck-ck dc'd
12/31/2003	Darrel Austin	P98871	debtor	T63	-1000	No Contact no money
12/31/2003	Ronald Davis	R51111	collector/debtor	Z1	-2004.11	dbtr cld sd having trouble with funds, will c/b. check ran n
12/31/2003	Ronald Davis	Q75158	debtor	Z1	-1750	bounced. no money
12/31/2003	Michael Dubay	T22857	debtor	Z11	-5133.34	no money
12/31/2003	Michael Dubay	T26751	debtor	Z11	-1307.44	mail in check bounced
12/31/2003	Robert Goodrich	T16242	debtor	Z12	-1187.15	no money

Date	Name	Account	Relationship	Balance	Comments
12/31/2003	Frank Saucedo	R52068	debtor	-1766.36	no money
12/26/2003	Dan Stack	S78094	debtor/collector?	-22962.54	?? Cmmts show dbtr stop pay
12/31/2003	Dan Stack	T20235	debtor	-3927.93	b4 ck ran
12/26/2003	Dan Stack	S80488	debtor	-1659	no money
12/31/2003	Stephen Ross	R75604	collector	-11913.64	Does not make sense-dcl'd x2 no contact
12/31/2003	Stephen Ross	R75604	collector	-11913.64	does not make sense- dclx2 no contact
12/31/2003	Stephen Ross	S66790	collector	-7290.69	does not make sense- dclx2 no contact
12/31/2003	Stephen Ross	S66790	collector	-7290.69	Does not make sense-dcl'd x2 no contact
12/31/2003	Doug Gallaher	T04431	collector	-1355.6	dbtr fed ex'd check- ck was dcl'd no contact.
12/31/2003	Doug Gallaher	S72495	debtor/collector	-1157.23	unable to contact debtor after 1st bounce.
12/29/2003	Doug Gallaher	S25262	collector	-1000	no doc's from dbtr to ck post dates
12/31/2003	miguelie Christl	Q97349	collector	-2000	changed ck with no contact
12/31/2003	miguelie Christl	T14046	debtor	-1550	mail in check
1/13/2004	miguelie Christl	Q90213	debtor	-1508.22	
12/31/2003	Michelle Beck	T22732	debtor	-1495	no money
12/31/2003	Bill Rice	S64638	debtor	-1784.39	no money
12/29/2003	Bill Rice	T13604	collector	-1490.78	dbtr said needed more time- collector verified funds with bank n ran-ck still bounced.
12/30/2003	Bill Rice	T13604	collector	-1490.78	dbtr said needed more time- collector verified funds with bank n ran-ck still bounced.

12/31/2003	Gary Garrett	R37980	collector	Z19	-1275.4	5 bounces in a row- bounced 2 cks after coll. doc'd need cert funds.
12/31/2003	Gary Garrett	R25371	debtor/collector	Z19	-1061.4	told by manager to get cert funds
12/31/2003	Edward Falco	S28056	debtor	Z2	-5862.14	client concerned
12/31/2003	Edward Falco	S63690	collector	Z2	-1000	collectors doc's say ck ran early without dbls ok.
12/30/2003	Maria Munson	T26931	debtor	Z22	-1022.94	no money
12/31/2003	Patricia Pardo	R59576	debtor	Z23	-1500	no money
12/31/2003	Jon Fred	T06510	collector	Z37	-1254.85	verified no money with bank- never destroyed
12/31/2003	Jacqueline Johns	R93638	collector	Z41	-2429.7	debtor has bounced 5 cks in a row starting Oct.
12/30/2003	Ed Bagrowski	S25765	debtor	Z52	-5000	Stop payment
12/29/2003	Ed Bagrowski	T16839	collector/debtor	Z52	-4186.9	was told by manager to verify ck after first ck bounced
12/29/2003	Ed Bagrowski	S98838	debtor	Z52	-3996.65	waiting for collector to pull next ck, as requested by manager.
12/26/2003	Ed Bagrowski	S80928	debtor	Z52	-1398.85	no money
12/31/2003	Ed Bagrowski	S80928	debtor	Z52	-1333.39	no money
12/31/2003	Gary Garrett	G29113	collector/debtor	Z6	-1000	Collector was told cert. funds only- too many bounces
12/30/2003	Richard Thompson	R77406	debtor	Z7	-15213	no money
12/26/2003	Richard Thompson	T14832	debtor	Z7	-1845	debtor was to mail cert funds, next day it was taken
12/31/2003	Richard Thompson	R01525	debtor	Z7	-1500	no money

12/30/2003

Dan Frazier

T00043

debtor

Z8

-3666.66

Stop Payment- Debtor's been
waiting on loan money.

- 001322

Exhibit S

FACT SHEET

CRS #: R97882
 Name: CHAD THOMAS-SOLE PROP
 Address: 6690 OTOE ROAD
 City/State: ALLIANCE, NE 69301
 Phone #1: (308) 762-7686
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: CHAD THOMAS

Client #: D99K3V-1
 SANDHILL OIL CO
 Acct #:
 Regarding: 200 MGT FEE
 Amt Referred: 5434.12
 Current Bal: 5585.26
 Comm Rate: 40.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 80.31
 Date Received: 08/06/03
 ***** RETURNED *****

Status: 30 BANKRUPTCY
 Coll Unit: L10 CHARLETTE PETKOVICH
 Date Last: 12/15/02
 Activity Code: NU ACTIVE DEBTOR
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 350.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 200.00 Lgl ContRate 40
 NCO Fax # (000) 000-0000

NEED SOA
 CL FAX 308-645-2539

GERING, NE

NSF 1000.00 CK 1608
 WEST HERITAGE CU

-----PAYMENTS-----					-----TRANSACTIONS-----				
--Date--	Amount	Code	Rate		--DATE--	TIME	AC/RC	----COMMENT----	ID
12/07/04	-350.00	RR 32L10	100.0%		08/06/03	17:50	MM/MT		SLM
12/07/04	200.00	MF 31L10	100.0%					DEBT IS FOR FUEL OIL...DEBTOR ALSO D	
11/30/04	150.00	RR 36L98	100.0%					OES BUSINESS AS THOMAS FARMS--BELIEV	
11/05/04	-150.00	FS 33L98	100.0%					E DEBTOR FAX IS 308 762 1606	
10/31/04	-200.00	MF 31L98	100.0%		08/07/03	11:21	RN/8	08-07-03	JUQ
10/31/04	350.00	1C 33L98	100.0%		08/07/03	11:21	CS/10		JUQ
09/28/04	350.00	LE 32L47	100.0%		08/07/03	11:21	PB/GC	T OK	JUQ
01/09/04	1000.00	87AA1	100.0%		08/07/03	11:22	RM/CC		JUQ
09/30/03	231.45	43D19	100.00%					PLEASE PIC FOR JOE MANNING X345	
11/30/03	1000.00	LE 16D19	40.00%		08/07/03	14:36	PB/CO		J2C
11/30/03	1000.00	1C 13D19	40.00%					--FINANCIAL INVESTIGATIVE SERVICES--	
11/30/03	1000.00	MF 88AA1	100.00%				RICHARD LION.....	
12/08/03	1000.00	FS 87AA1	100.00%					PIC-7686-REC ANS AS RSP..LMTC U	
12/31/03	1000.00	RR 16D19	40.00%		08/07/03	14:36	RM/CC		J2C
12/31/03	1000.00	MF 13D19	40.00%		08/07/03	14:36	RM/CC		J2C

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R97882 CHAD THOMAS-SOLE PROP

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-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT----- ID
				12/08/03	14:35	CS/48	GV
				12/08/03	14:46	PB/LM	LFT MSG ...DR DA
				12/09/03	07:37	TA/D0	KI
				12/10/03	13:25	PB/LM	LM W MCH ...DR DA
				12/11/03	14:16	PB/NA	DA
				12/12/03	13:20	PB/NA	DA
				12/16/03	13:52	RM/CC	SL
				DANTAE....JUST TO LET YOU KNOW..BEST TIME TO REACH THE DEBTORS FOR			
				12/16/03	13:52	RM/CC	SL
				SANDHILL IS USUALLY VERY EARLY AM..C B AROUND 8-840--HOPE THIS HELPS			
				12/18/03	10:35	PB/FU	ER
				TT CHAD GV DEMAND TO RESOLVE NEED BIF PRIOR TO EOM CB 7AM TOM 2HRS BEHIND			
				12/24/03	09:25	PB/LM	DAI
				12/29/03	09:22	PB/NA	DAI
				WILL TRY BACK...			
				12/29/03	10:32	PB/NA	DAI
				NO ANSWER NO MSG WILL TRY BACK...			
				12/29/03	13:06	PB/LM	LM W WIFE DAI
				12/29/03	15:41	GC/GC	DAI
				MGR APPROVL REDIP			
				12/29/03	15:45	BK/RP	DAI
				ON 01-02-04 FOR 1000.00 1508			
				12/29/03	15:45	CS/59	DAI
				12/29/03	15:45	CC/CC	DAI
				BANK WSTN HERITAGE CU AT 308-436-755 8 ACCT			
				12/31/03	09:37	PB/LM	ERC
				01/02/04	10:43	PB/NA	ERC
				01/05/04	13:52	CS/48	ERC
				01/05/04	13:53	SR/SR	ERC
				FOLLOW THE CHECK CALL DEBTOR			
				01/06/04	17:01	PB/NA	ERC
				01/08/04	11:21	PB/LM	LM .. HUE
				01/09/04	12:15	CC/CC	GVM
				CK1508 1000.00 NSF			
				01/09/04	12:15	TA/	D19 SYS
				01/09/04	12:15	CS/42	GVM
				01/12/04	07:28	TA/D0	KIM
				01/12/04	09:06	RM/CC	HUE
				YOU DID NOT FOLLOW MGR DIRECTIONS			
				01/12/04	09:07	SR/CC	HUE
				YOU HAVE UNTIL FRIDAY TO MK GOOD OR IT WILL BE ASSIGNED.			
				01/12/04	13:55	PB/LM	HUE
				P1 LM W VM ...I CALL THIS ACCOUNT EVERYDAY FOLLOWING THE CHK WHAT DO U MEAN ..DR			
				01/21/04	08:30	SR/SR	CERT FUNDS ONLY ERC
				01/21/04	16:05	PB/NA	DAR
				02/11/04	15:10	SR/SR	KIM

*No contact
MGR approved
redip*

001050

FACT SHEET

CRS #: Q83571
 Name: DELTA FLORAL
 Address: 241 EAST MAIN
 City/State: DELTA, UT 84624
 Phone #1: (435) 864-2260
 Phone #2: (435) 864-4088
 Soc Sec No: 000-00-0000
 Contact: SUSAN/EDWARD JOHNSON

Client #: D17221-1
 ENSIGN WHOLESale FLORAL
 Acct #:
 Regarding: 200 MGMT FEE
 Amt Referred: 30047.90
 Current Bal: 30047.90
 Comm Rate: 40.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 04/16/03
 ***** RETURNED *****

Status: 30 BANKRUPTCY
 Coll Unit: L91 CHARLETTE PETKOVICH
 Date Last: 05/01/02
 Activity Code: B3 BKT CHPTR 13
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00 Arbitrated Dte 00/00/00
 KSF OfferAmt 12000.00 SF OfferDate 12/31/03
 KLgl Mgmt Fee 0.00 Lgl Contrate
 NCO Fax # (000) 000-0000

=====

SUIT FILED

KAMAS, UT

225.00

ZIONS FIRST NATL BK

=====

-----PAYMENTS-----				-----TRANSACTIONS-----				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	ID
06/07/04	-425.00	RR 32L91	100.0%	04/16/03	15:55	MM/MT		SLM
06/07/04	200.00	MF 31L91	100.0%	HOME NUMBER IS 435.864.4088. CLIENT				
06/07/04	225.00	RR 36L91	100.0%	HAS SIGNED PERSONAL GUARANTEE.				
05/11/04	-200.00	MF 31L73	100.0%	04/17/03	07:28	RN/4	04-17-03	DMQ
05/10/04	-225.00	FS 33L73	100.0%	04/17/03	07:28	CC/CC	REQ EXPER	DMQ
05/07/04	425.00	1C 33L73	100.0%	04/17/03	07:29	FD/NL		DMQ
04/21/04	425.00	LE 32L74	100.0%	04/17/03	10:47	PB/NA		DMQ
01/09/04	12000.00	87AA1	100.0%	POB NA..MANY RINGS				
08/25/03	12000.00	16D79	30.00%	04/17/03	10:47	FD/NL		DMQ
08/25/03	12000.00	LE 13D79	30.00%	04/17/03	10:48	TC/CC		DMQ
08/25/03	12000.00	1C 88AA1	100.00%	CALL CLI NA MANY RINGS				
09/03/03	12000.00	FS 87AA1	100.00%	04/17/03	10:49	TC/CC		DMQ
11/30/03	12000.00	MF 16D79	30.00%	CALL CLI-VERI FILE..PREV CUST..SD				
11/30/03	12000.00	RR 13D79	30.00%	PAYS POORLY..CKS BOUNCE..HAVE CRE				
11/30/03	12000.00	MF 88AA1	100.00%	APPL AND PG AND CK COPIES..LAST				

001133

Q83571 DELTA FLORAL

Page 11

-----PAYMENTS-----
 --Date-- Amount Code Rate --DATE-- TIME AC/RC -----COMMENT----- II

*was a hold - ck
 of been pulled -
 collector changed -
 date for EOM (1st)*

LAUGH AT HER, ADV THIS IS IT, NO
 MORE CHANCES

11/26/03	13:12	CC/CC		DM
SUBMIT CK HOLD-DEBTR MAY SEND CERT FUNDS ON FRIDAY FROM BANK..WL CI AND LM -ON MY VCML..RE-INPUT MONDAY IF NO MSSG				
11/26/03	13:13	BK/CP		DM
ON 12-05-03 FOR 12000.00 1731				
11/26/03	13:16	CS/48		HU
11/26/03	13:18	BK/CP		DM
ON 12-01-03 FOR 12000.00 1731				
12/01/03	09:55	CS/92		LAI
12/01/03	11:01	CS/10		DM
12/01/03	13:20	DC/TD		DM
SUSAN CI-DID NOT TAKE LOAN, SD DECIDED TO GET ON JAN 2-3RD, MUCH LOWER RATE AND WILL BE ABLE TO GET MORE MONEY, I ADV THIS IS IT-THIS CK MUST BE GOOD OR MADE GOOD BY 12-15 VIA CERT FUNDS..SHE MEETS WITH HER BROTHER ON 12-8 HE IS VERY RICH-BUT SHE EMBARRASED, ADV IF NOT NOW-THEN SUIT AND BIF PER CLI..WL TALK AND GIVE WIRE AND OVERNIGHT INFO EEW				
12/04/03	11:21	PB/LM		DM
POB LM MAN SD NI YET				
12/04/03	14:00	DC/TD		DM
RSP CI BANK CALLED HER CK WAS RET-WE KNEW THIS WAS POS, SHE MEETS W BRO ON MONDAY PM, UNK IF HE HAS 12K AVAIL IMMED OR IF WILL TAKE DAY OR TWO..SD BANK DID NOTIFY HER THAT MAY GET LOAN B4 1ST, THIS WAS DELAYE D TO GET MOER FUNDS AND LESS INTERES T, SHE WL ADV TUE AM				
12/09/03	15:52	RM/CC		SLM
HAVE YOU HEARD FROM DEBTOR. CLIENT N EEDS STAT. PLEASE HELP. THANKS				
12/09/03	15:52	RM/CC		SLM
12/09/03	16:47	PB/TD		DM
POB TT SUSAN HER BRO LOANING MONEY-SHOULD HAVE IDEA WHEN GETTING TOMMAR OW-..I WL HAVE HER SEND DIRECT TO CLI				
12/09/03	16:48	CS/48		DM
12/10/03	14:13	RM/CC		SLM
SINCE THIS CHECK HASNT BOUNCED YET, PLEASE MAKE SURE WE DONT SEND				
12/10/03	14:13	RM/CC		SLM
MONEY TO THE CLIENT ON THE 15TH. THX . JEN				
12/11/03	10:57	CC/CC		GVM

*\$ to
 Client*

001134

Q83571 DELTA FLORAL

Page 12

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	---COMMENT---	II
				CK1731	12000.00	NSF		
				12/11/03	10:57	CC/CC		GV
				CK1731	12000.00	NSF CAN NOT REDIP..		
						ONLY COPY OF CHK CAME BACK		
				12/11/03	10:57	CS/ 0		GV
				12/11/03	10:57	TA/D79		SY
				12/11/03	10:57	CS/32		GV
				12/11/03	11:27	DC/TD		DM
						RSP SUSAN CI, HER BRO GOES TO HIS		
						CO TOMARROW, HE WILL GET LOAN FROM		
						HIS 401 K FOR 12K, IT WILL TAKE 2		
						WEEKS, DV EOM, WILL TALK TUE		
				12/11/03	11:28	TC/CC		DM
						CALL CLI-W JEN, EXPL SIT..ADV OF		
						EOM AND PYMNT DIRECT TO CLIENT		
				12/12/03	09:15	TA/DO		KI
				12/18/03	13:35	PB/TD		DM
						POB TT RSP, SD STILL LOOKING AT EOM		
						HOPEFULLY		
				12/23/03	14:11	CS/59		DMQ
				12/23/03	14:12	PB/TD		DMQ
						POB TT RSP-NO WORD,		
				12/29/03	15:10	PB/CC		DMQ
						POB BUSY 2 TIMES		
				12/29/03	16:19	PB/NM		DMQ
						POB TT RSP WL CL WED AM, SHE IN		
				12/31/03	14:02	PB/TD		DMQ
						POB TT RSP, SD WILL TT BRO TOMARROW		
						AND CALL 7AM HER TIME MONDAY WITH		
						CK NUMBER		
				01/02/04	09:28	CC/CC		DMQ
						REDIP NSF PER MGMNT		
				01/02/04	09:28	BK/RP		DMQ
						ON 01-02-04 FOR 12000.00 1731		
				01/02/04	09:28	CS/32		DMQ
				01/02/04	09:28	CC/CC		DMQ
						BANK ZIONS FIRST NATL BK AT 435-783-		
						6256 ACCT		
				01/02/04	16:49	DC/LM		DMQ
						RSP CI LMR VCML ..SD HER HZ SDD NOT		
						TO PUT CK THRU, BRO SD WAIT COUPLE		
						DAYS WILL HAVE MONEY		
				01/05/04	10:28	DC/TD		DMQ
						RSP CI, UPSET CK WENT THRU-SD CLLED		
						TO ADV NOT TO PUT IN..SD CK FROM		
						BRO IS COMING OUT 1-10 WL HAVE 1-13		
				01/08/04	11:49	FD/NL		DMQ
				01/08/04	11:50	PB/NM	POB NM LFT	DMQ
				01/08/04	11:50	CC/CC		DMQ
						RESET FOR PM CALL, TO VERI FUNDS		
				01/09/04	14:46	CC/CC		GVM
						CK1731 12000.00 NSF PAYMENT STOPPED		
				01/09/04	14:46	TA/D79		SYS
				01/09/04	14:47	CS/48		GVM

Redip per
Mgt
No Contact
w/ Debtor

not

001135

FACT SHEET

CRS #: S47717
 Name: DANNER TILE
 Address: 1358 HOMERSTEAD LANE
 City/State: HAYWARD, CA 94545
 Phone #1: (510) 264-0205
 Phone #2: (510) 755-1002
 Soc Sec No: 000-00-0000
 Contact: BARRY/CHRIS DANNER

Client #: D51151-C
 ADP/TOTALPAY/AUTOPAY
 Acct #: 04-EHV
 Regarding:
 Amt Referred: 3778.06
 Current Bal: 0.00
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 09/22/03
 ***** RETURNED *****

Status: 41 PAID IN FULL
 Coll Unit: D79 KIM MARLOW
 Date Last: 09/05/03
 Activity Code: PF PAID IN FULL
 E-Mail
 WebSite

Old M&M # Last: First:
 KCourtCost 0.00ArbitratedTe 00/00/00
 KSF OfferAmt 3022.45SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00Lgl ContrRate
 NCO Fax # (000) 000-0000

ROD-NEW PARTNER
 CHRIS CELL 510-773-7823
 CELL BARRY 510-755-1002 DISC
 FAX 510-784-9865 WIFE LOUISE
 NSF CK 3480 3022.45
 WASHINGTON MUTUAL BK

ELK GROVE, CA
 NSF CK 3480 3778.06
 WASHINGTON MUTUAL BANK
 ELK GROVE, CA

PAYMENTS					TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID	
05/29/04	3778.06	EC 16D79	20.0%	09/23/03	07:50	RN/4	09-23-03	DMQ	
01/09/04	3778.06	87AA1	100.0%	09/23/03	07:50	CC/CC	RESET TOO EARLY	DMQ	
12/31/03	3778.06	88AA1	100.0%	09/23/03	07:50	FD/NL		DMQ	
12/31/03 NSF	3778.06	EC 13D79	20.0%	09/23/03	07:51	FD/NL		DMQ	
12/31/03	3778.06	EC 16D79	20.0%	09/23/03	07:51	CC/CC		DMQ	
12/11/03	3778.06	87AA1	100.0%			FD GV CO SM ADDR DIF PH			
11/30/03	3778.06	88AA1	100.0%	09/23/03	13:18	PB/CC	POB BUSY	DMQ	
11/30/03	3778.06	EC 13D79	20.0%	09/23/03	13:18	FD/NL		DMQ	
09/30/03	3022.45	EC 16D79	20.00%	09/23/03	13:19	CC/CC		DMQ	
09/30/03 NSF	3022.45	13D79	20.00%			WWW-SOS NL FOUND FOR DANNER TILE			
09/30/03	3022.45	88AA1	100.00%	09/23/03	13:22	CC/CC	CL SLS NA	DMQ	
10/08/03	3022.45	EC 87AA1	100.00%	09/23/03	13:22	CC/CC		DMQ	
10/08/03	3022.45	EC 16D79	20.00%			SENT MSG TO SC 1224 FOR 09-23-03			
10/08/03 NSF	3022.45	13D79	20.00%			CLI 51151, DEBTR S47717 DO WE HAVE B			
10/08/03	3022.45	88AA1	100.00%			U, MULT IS SAME CLIENT			

001143

S47717 DANNER TILE

Page 6

-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT----- II
							CELL REC , NM..CL 0205 BUSY OUT 2 TIMES
				11/12/03	15:14	PB/LM	DM
							POB 0205 AND 1002 LMRTCO ASAP
				11/13/03	12:57	CC/CC	DM
							CL 0205 MANY RINGS NA, CALL 1002 VCML MAILBOX FULL, RES TT WIFE-SD MONEY DID NOT COME IN YET..SD GOVT JOB, KEEP GETTING TOLD ANY DAY
				11/13/03	13:05	CC/CC	DM
							TT LOUISE AT RES..SEE MULT NOTES
				11/14/03	10:40	CC/CC	KI
							UNRTRN D51151C-04-EHV
				11/14/03	10:41	TA/D0	KI
				11/17/03	10:54	CC/CC	DM
							TT DAVE D..MULT RSP SENDING CERT FUNDS FOR RET CK TO BE SENT OVERNIGHT T WED
				11/17/03	10:55	CS/59	DM
				11/19/03	16:58	CC/CC	DM
							CL BARRY CELL 1002 REC NM . CALL CHRIS CELL 510-773-7823..TT CHRIS.. SD CL BACK 2 MIN
				11/20/03	11:14	PB/CC	DM
							CL CHRIS CELL 510-773-7823 VCML NM, CALL BARRY CELL 1002 LMR, CALL 0205..LMR, CL RES 9865..LMR
				11/20/03	11:17	CC/CC	DM
							CORRECTION DID NOT LM AT RES
				11/20/03	11:51	PB/CC	DM
							CELL BARRY 1002, REC NM, CALL 0205 REC NM
				11/20/03	11:52	CC/CC	DM
				11/20/03	12:17	CC/CC	DM
							CELL CHRIS VCML NM, RES NA MANY RINGS
				11/20/03	16:04	PB/LM	DM
							POB 0205 LMR, CHRIS CELL LMR
				11/21/03	11:49	CC/CC	DM
							ACTIVITY PF D51151C-04-EHV
				11/21/03	12:57	CC/CC	DM
							CALL RES 9865..FAX TONE, 1002-BARRY CELL, LMR
				11/21/03	12:59	CC/CC	DM
							CHRSI CELL LMR, CL 0205 LMR
				11/21/03	14:53	CC/CC	DM
							DID PBP FOR REDIP
				11/21/03	14:55	BK/RP	DM
							ON 12-01-03 FOR 3778.06 3480
				11/21/03	14:55	CS/32	DM
				11/21/03	14:55	CC/CC	DM
							BANK WASHINGTON MUTUAL BANK FA AT 91 6-685-2080 ACCT
				11/24/03	11:58	PB/CC	DM

*Redi w/o
Contact*

001144

S47717 DANNER TILE

Page 7

-----PAYMENTS-----				-----TRANSACTIONS-----				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	II
							POB 1002 AND 9865 REC AND FAX NM, CL 7823-REC, 0205 REC NM	
				11/25/03	14:22	PB/CC	POB 0205 REC NM, CL 1002 BARRY CELL, REC NM	DM
				11/25/03	14:25	CC/CC	CL RES BUSY OUT, CL BACK DISC 9865	DM
				11/25/03	14:43	PB/LM	POB 0205 LMR, CL BARRY CELL 1002- LMR, CHRIS CELL 7823..	DM
				11/25/03	14:46	PB/TD	POB TT CHRIS ADV OF CK FOR 12-1 IF PROBLEM MUST CALL, BY TOMMORROW	DM
				12/01/03	08:08	CS/48		SG
				12/01/03	11:20	PF/ET		LA
				12/01/03	11:20	CC/CC	ACTIVITY AD - CBR2738476	SY
				12/01/03	11:20	CC/CC	RETURN D51151C-04-EHV	SY
				12/04/03	11:08	CC/CC	BANK DOES NOT VERI	DM
				12/04/03	11:10	CC/CC	CL CELL 755-1002 DISC, 0205 REC, 7823-LMR CHRIS VCML,	DM
				12/11/03	10:46	CC/CC	CK3480 3778.06 NSF	GVI
				12/11/03	10:46	CS/ 0		GVI
				12/11/03	10:46	TA/D79		SY:
				12/11/03	10:46	CS/41		GVI
				12/11/03	12:39	CC/CC	POB 0205 REC NM	DMQ
				12/11/03	12:42	CC/CC		DMQ
							RES 9865 REC ID BUSI	
				12/12/03	07:41	TA/D0		KIT
				12/16/03	13:15	PB/TD	POB 0205 TT CHRIS SD STILL WAITING ON MONEY FROM SCHOOL DIST, SD ANOTHE R CONTRACTOR PUT FALSE LIEN ON JOB, IS CAUSING DELAYS..SD BARRY HANDLES ALL CO FINANCES FOR BUSI, LM FOR BARRY IN 830-9PM EST	DMQ
				12/16/03	13:18	CS/59		DMQ
				12/16/03	13:19	CC/CC	ACTIVITY PF D51151C-04-EHV	DMQ
				12/29/03	13:48	PB/NM	POB BUSY 3 TIMES 0205, CL CHRIS CELL 7823 LMR, RES 9865..VCML NM	DMQ
				12/29/03	16:57	PB/LM	POB 0205 LMR	DMQ
				12/30/03	12:30	PB/NM	CL RES 9865 REC NM, POB 0205 REC NM, CHRIS CELL 7823 REC NM	DMQ
				12/30/03	15:47	CC/CC	RES REC, CHRIS CELL REC LMTCO, POB 0205 LMR	DMQ
				12/31/03	11:01	PB/LM		DMQ

*No \$
Should of
pulled 12/31/03*

001145

S47717 DANNER TILE

Page 8

-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT----- II
							RES REC NM, 0205 REC, CHRIS CELL
							REC LMTCO
				01/02/04	08:16	BK/RP	DM
							ON 01-10-04 FOR 3778.06 3480
				01/02/04	08:16	CS/25	DM
				01/02/04	08:16	CC/CC	DM
							BANK WELLS FARGO BK NA AT 714-545-55
							43 ACCT
				01/02/04	08:16	CC/CC	DM
							REINPUT NSF PER MGMNT
				01/02/04	08:18	BK/CP	DM
							ON 01-02-04 FOR 3778.06 3480
				01/02/04	08:19	CC/CC	DM
							INPUT WR DATE..REDIDP PBP REDIP
				01/02/04	10:01	CS/48	SG
				01/05/04	08:57	PF/ET	LA
				01/05/04	08:57	CC/CC	SY
							ACTIVITY AD - CBR2738476
				01/05/04	08:57	CC/CC	SY
							RETURN D51151C-04-EHV
				01/05/04	11:13	PB/NM	DM
				01/05/04	11:14	PB/TD	DM
							POB TT RSP, SD HE JUST GOT OFF PH,
							SD TO GET FUNDS ANY DAY, HALF BAL
							SOMETIME THIS WEEK
				01/08/04	11:30	PB/LM	DM
							CL RES 9865 FAX, 0205 LMR
				01/08/04	15:59	PB/CC	DM
				01/09/04	14:39	CC/CC	GVI
							CK3480 3778.06 NSF ACCT CLOSED..
							2019719632
				01/09/04	14:39	TA/D79	SY
				01/09/04	14:40	CS/41	GVI
				01/12/04	07:28	TA/D0	KIM
				01/12/04	11:31	CC/CC	DM
							FWD TO KIM TO PUT IN MY QUE, PUT IN
							D22 BY MISTAKE
				01/12/04	11:32	PB/NM	DM
							CL RES 9865..MANY RINGS NA, CL POB
							0205..LMR..CL CHRIS CELL 7823..
							LMR
				01/12/04	11:33	CC/CC	DM
				01/12/04	13:37	TA/D22	KIM
				01/12/04	16:30	PB/NM	DM
							RES 9865 FAX TONE, POB 0205 REC NM
							LFT
				01/12/04	16:32	CC/CC	DM
							ACTIVITY PF D51151C-04-EHV
				01/13/04	11:28	PB/LM	DM
							RES 9865 TT LOUISE, SD DO NOT THINK
							THE MONEY COME IN YET, SHE NOT SURE
							OF WHAT HAPPENING..0205 LMR BUSI
							REC
				01/14/04	11:55	PB/LM	DM

Mgr. Redid

*NO
Contact
must input*

001146

FACT SHEET

CRS #: R37499
 Name: J & R PRINTING OF STATEN ISLAN
 Address: 1234 CASTLETON AVE
 City/State: STATEN ISLAND, NY 10310
 Phone #1: (917) 348-6999
 Phone #2: (718) 980-1281
 Soc Sec No: 000-00-0000
 Contact: PETER SAVINO

Client #: D48062-C
 BRADLEY GRAPHIC SOLUTIONS
 Acct #:
 Regarding:
 Amt Referred: 4102.86
 Current Bal: 4102.86
 Comm Rate: 33.300%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 06/06/03
 ***** RETURNED *****

Status: 13 UNCOLLECTABLE
 Coll Unit: F25 LETTER SERIES
 Date Last: 12/01/02
 Activity Code: NU ACTIVE DEBTOR
 E-Mail 08
 WebSite 01
 Old M&M # Last: 033004
 KCourtCost 0.00ArbitratedTe 00/00/00
 KSF OfferAmt 0.00SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00Lgl Contrate
 NCO Fax # (000) 000-0000

RANDI L PRESWORSKY MGR 3905188
 RANDI RES IS 718-980-1281
 ALT 718-984-3537 POS RSP
 POS REL FOR RANDI 7185752812
 DEBTR IS CLI S50044 FAIRBNKS
 NSF 1366.86 CK 1724

VICTORY STATE BANK
 OAKWOOD, NY
 CLI PLCED S50044

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID
01/08/04	1366.86	87AA1	100.0%	06/06/03	11:33	MM/MT		SLM
12/31/03	1366.86	88AA1	100.0%				CLIENT RAN DEBTOR CREDIT CARD AND IT	
12/31/03 NSF	1366.86	EC 13D79	33.3%				WAS DECLINED 4 TIMES. THAT S WHY SH	
12/31/03	1366.86	EC 16D79	33.3%				E PLACED IT FOR COLLECTIONS.	
12/03/03	1366.86	87AA1	100.0%	06/09/03	08:09	PB/CC		BAY
11/26/03	1366.86	88AA1	100.0%				VERIFIED GOOD PHONE	
11/26/03 NSF	1366.86	EC 13D79	33.3%	06/09/03	08:11	CX/CX		BAY
11/26/03	1366.86	EC 16D79	33.3%				ADDRESS LINE 1 3838 RICHMOND AVE	
06/12/03	1000.00	EC 16D72	33.30%				CITY STATEN ISLAND, STATE NY, ZIP	
06/12/03 NSF	1000.00	EC 13D72	33.30%				10312-3838 IS OWNED BY DTR CO.....	
06/12/03	1000.00	88AA1	100.00%				UNABLE TO IDENTIFY SOS OR UCC FILING	
06/20/03	1000.00	87AA1	100.00%				S.....	
07/31/03	1368.00	EC 16D79	33.30%	06/09/03	08:13	SS/SS		BAY
07/31/03 NSF	1368.00	EC 13D79	33.30%				T NY SOS 518-473-2492 HAVE TO CALL	
07/31/03	1368.00	88AA1	100.00%				900	

multi NSF

001158

R37499 J & R PRINTING OF STATEN ISLAN

Page 8

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	---COMMENT---	ID
							POB DID TT RANDI-SD NO MONEY-PUT ON HOLD..GOT DISC	
				10/08/03	14:23	CS/48		LAN
				10/08/03	14:23	SR/CC		LAN
							PER MANAGER HOLD FOR VERIFICATION	
				10/16/03	15:34	PB/LM		DMQ
							POB LM REC ID BUSI	
				10/17/03	14:20	PB/CC	POB 5190 T DISC	DMQ
				10/17/03	14:21	CC/CC		DMQ
							CL 3391..CHG TO 718-390-5190	
				10/20/03	16:15	PB/CC	POB T DISC	DMQ
				10/20/03	16:39	RM/CC		SLM
							TRY THIS NUMBER...718.980.1281. THAN KS. JEN	
				10/21/03	08:32	PB/CC		DMQ
							POB 390-5190 T DISC..CALL 718-980-1281..PRIV MGR	
				10/21/03	08:33	CC/CC		DMQ
							TT SLS SD1281 IS RANDI HOME NUMBER	
				10/21/03	12:08	BK/CP		DMQ
							ON 11-30-03 FOR 1366.86 1724	
				10/21/03	12:08	CC/CC		DMQ
							DATE PST DATE TO NOV UNTIL VERI	
				10/21/03	13:28	CC/CC		DMQ
							VIEW MULT-TT RANDI-STILL AT HOME-NO ONE IN OFFICE	
				10/24/03	14:40	CS/92		DMQ
				10/29/03	15:54	TC/CC	RESET	DMQ
				11/10/03	16:26	CC/CC		DMQ
							DISC-CK CLI DBTR ACCT-FAIRBANKS STILL NOT ABLE REACH CLI	
				11/11/03	09:17	CS/48		LAN
				11/14/03	09:17	CC/CC	WP-7189843391	DMQ
				11/14/03	09:17	CC/CC		DMQ
							C1-2-RSP PROM 2K CC	
				11/14/03	09:19	PB/CC		DMQ
							POB T DISC 5190, RES 1281 PRI MGR REC SD CONNECTING TO ANSWER SYS-BUT NOTH	
				11/17/03	08:11	BK/CP		DMQ
							ON 12-30-03 FOR 1366.86 1724	
				11/17/03	08:12	CC/CC		DMQ
							DID DATE CHG ON CK UNTILL REACH DEBTR	
				11/17/03	11:02	RM/CC		LAN
							PLEASE MOVE CHECK TO 11 30 03 THANKS	
				11/21/03	16:17	PB/CC		DMQ
							POB 5190 T DISC, 1281 PRIV MGR ..	
				11/21/03	16:17	CS/92		DMQ
				11/24/03	17:04	CC/CC		DMQ
							REVIEW NOTES MULT COLL TT OWNER..SD CLOSE OTHER ACCT,,RANDI WAS NOT AUTH TO PLACE-NOT DELINQ, CLI RCVD CK FROM THEM..SO CK ON THIS ACCT	

Change date of
check no
contact

001159

R37499 J & R PRINTING OF STATEN ISLAN

Page 9

-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	-----COMMENT----- ID
							DATED 11-30 SHOULD BE GOOD
				11/24/03	17:04	BK/CP	DM
							ON 11-30-03 FOR 1366.86 1724
				11/24/03	17:05	CC/CC	DM
							CALL RANDI, PRIV MGR-UNABLE BREAK
							THRU, POB 5190 DISC
				11/24/03	17:05	CC/CC	DM
							CL 917-348-6999 BUSY OUT
				11/25/03	10:33	PB/CC	DM
							POB 917-348-6999 TT RSP,,SD PUT CK
							THRU SEE WHAT HAPPENS SD CO IN
							PROCESS OF CXLOSING, TRYING TO GET
				11/26/03	08:06	BK/CP	DM
							ON 11-26-03 FOR 1366.86 1724
				12/03/03	12:50	CC/CC	GV
							CK1724 1366.86 NSF
				12/03/03	12:50	CS/ 0	GV
				12/03/03	12:50	TA/D79	SY
				12/03/03	12:50	CS/48	GV
				12/03/03	14:34	RM/CC	SL
							WHAT HAPPENS NOW. JEN
				12/04/03	07:47	TA/D0	KII
				12/04/03	11:40	PB/CC	DM
							CALL 917-348-6999 LMR VCML
				12/08/03	10:08	PB/CC	DM
							CL 917-348-6999 LMR
				12/10/03	15:21	CS/59	DM
				12/10/03	15:21	CC/CC	DM HP-7183905190
				12/10/03	15:21	CC/CC	DM
							CL 718-390-5190 DISC
				12/10/03	15:22	CC/CC	DM CL 6999 VCML NM
				12/10/03	15:22	RN/3	DM 12-10-03
				12/11/03	00:31	SN/3	DM
				12/11/03	10:07	PB/LM	DM
							POB LMR 6999 VCML.NM LFT, CALL 1281.
							..PRIV MGR
				12/11/03	14:18	PB/LM	DM
							POB LMR VCML RSP
				12/16/03	16:19	PB/LM	DM POB LMR BVCML
				12/19/03	13:12	PB/LM	DM
							POB LMR VCML RSP
				12/19/03	13:12	CC/CC	DM
							ACTIVITY AD D48062C-
				12/19/03	13:12	CC/CC	DM
							ROLL FILE MAINT
				12/20/03	11:38	CS/75	ERC
				12/20/03	11:38	CC/CC	ERC
							ACTIVITY XE D48062C-
				12/20/03	11:38	TA/D79	ERC
				12/22/03	09:28	PB/GC	SBS RSPS VM NO LW
				12/22/03	09:28	CS/10	SBS
				12/22/03	09:28	CC/CC	SBS
							ACTIVITY NU D48062C-
				12/29/03	13:46	CC/CC	DM

*NO \$
Debit says
see what
happens
All checks
should of
been prepa*

001160

R37499 J & R PRINTING OF STATEN ISLAN

Page 10

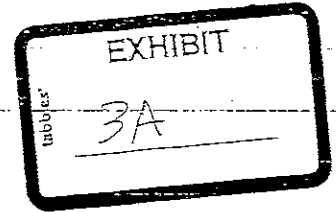
-----PAYMENTS-----				-----TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----- ID
							PER MGMNT, REINPUT NSF DATED 1-2-04
				12/29/03	14:03	TA/D1	ER
				12/29/03	14:06	BK/RP	DM
							ON 01-02-04 FOR 1366.86 1724
				12/29/03	14:06	CS/25	DM
				12/29/03	14:06	CC/CC	DM
							BANK VICTORY STATE BANK AT 718-979-1
							100 ACCT
				12/29/03	14:07	CC/CC	DM
							REDIP NSF PER MGNMNT
				12/29/03	14:07	PB/NG	DM
							POB 917-348-6999 NIS
				01/08/04	13:43	CC/CC	GVI
							CK1724 1366.86 NSF ACCT CLOSED..
							2007454
				01/08/04	13:43	TA/D79	SY
				01/08/04	13:43	CS/48	GVI
				01/09/04	07:43	TA/D0	KIN
				01/12/04	10:06	PB/NG	DM
							POB 917-348-6999 DISC
				01/12/04	10:06	CC/CC	DM
							ACTIVITY AD D48062C-
				01/12/04	10:06	CC/CC	DM
							ROLLL FILE MAINT
				01/13/04	16:36	CC/CC	HUE
							ACTIVITY XE D48062C-
				01/13/04	16:36	TA/D79	HUE
				01/14/04	15:44	TA/D15	HUE
				01/15/04	09:04	PB/GC	COE
							TRIED PH1 AND PH2 AND RES NMNR 1
							AND ALT RES ALL DISCO..LAST POS RES
							FOR RANDI JUST RANG..
				02/13/04	15:43	MR/SK	SET MAIL RETURN SYS
				02/13/04	15:43	CS/59	SYS
				02/17/04	10:57	PC/LM	COE
							LFT MSG ON JOANNE VM
				02/17/04	12:34	CC/CC	COE
							ACTIVITY NU D48062C-
				02/17/04	12:35	CP/GC	COB
							JOANNE PH AND SD NO MONIES AND
							NOTHING..
				02/17/04	12:44	CS/39	COB
				02/20/04	16:01	CS/75	MAD
				02/20/04	16:01	CC/CC	MAD
							ACTIVITY XE D48062C-
				02/20/04	16:01	TA/ D2	MAD
				02/22/04	16:39	TA/ F91	LND
				03/17/04	09:19	TA/ F88	JSS
				03/29/04	16:49	II/SC	KRG
							USED Q GOT PHO FOR CO BLUE BOY
							CORP AT THIS ADDRESS--THEY ANSWERED
							SAID DEBTOR CO BEEN GONE AND OOB
							FOR A FEW MONTHS.
				03/29/04	16:50	CS/10	KRG

Redip
per mgb

001161

Exhibit T

01/21/2004 15:46 FAX



NCO Financial Systems, Inc.

Commercial Services Division
802 Silver Lake Blvd.
Dover, DE 19904
(302) 735-4891, 800-788-1007 (Voice)
(302) 735-1835 (Fax)
sales.dover@ncogroup.com

Fax

To: Kathy Obenshain

From: Dave McQuisten

Fax:

Date: 1/21/04

Phone:

Pages 2, including cover

Re: See attached

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

000089

01/21/2004 15:47 FAX

002

NCO Financial Systems, Inc.®

Commercial Services



Kathy Obenshain,

Per your request, the following is a summary of the phone conversation this morning with Ted Fox.

In conversations with debtors requesting a check not be deposited, have resulted in the check not being 'pulled', per manager direction.

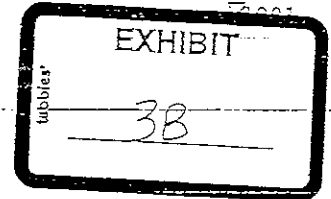
Checks that have been returned NSF, have been directed to be 'put back on'. Attempts to contact the debtor have and have not happened.

We, as a group, have at times been told 'no checks are being pulled', which led to no attempt to pull or change check dates, knowing they would possibly be returned. HOLD check request or deletions have gone unsigned in some cases.

This has been a 'semi' practice for some time, and I only have started notating the accounts in my que, the last few months.

000090

01/21/2004 15:38 FAX



NCO[®]

NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@ncoogroup.com

Fax

To: Kathy Obenshain

From: Mark LeFevre

Fax:

Date: 1/21/04

Phone:

Pages 2, including cover

Re: See attached

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

000091

01/21/2004 15:36 FAX

002



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-4893 (Fax)

RE: _____

Ref Number: _____

Comments: _____

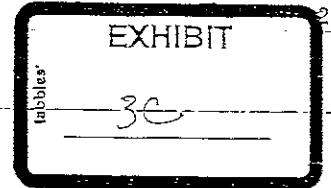
Per our conversation;

It has been branch policy to run checks that was were asked not to by lobsters, I.E. "We are not pulling Any checks off the system".

Additionally checks have been redipped with no hops of clearing and also recreated transactions in the computer.

A handwritten signature in dark ink, appearing to be "JED" or similar, written over several horizontal lines.

01/21/2004 16:08 FAX



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@ncogroup.com

Fax

To: Kathy Obenshain

From: Brad Reavis

Fax: 504-837-3230

Date: 1/21/04

Phone:

Pages 2, including cover

Re: See attached

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

000093

01/21/2004 16:08 FAX

002/002

I SPOKE TO TED AND KATHY AND ADVISED BOTH OF THEM THAT WE WERE ENCOURAGED BY OUR MANAGER TO LOOK AT OUR NSF'S THAT BOUNCED DURING THE MON TO REDEPOSIT AT 20% AND IN ONE CASE REEXRATE FOR ALIEN FEE.

000094

01/22/2004 16:51 FAX 3027351635

NCO ACCOUNTING

→ Kathy O

001

EXHIBIT

3D

NCO

NCO Financial Systems, Inc.

Commercial Services Division
802 Silverlake Blvd., Ste 200
Dover, DE 19904

(302) 735-4891 800-788-1007 (Voice)
(302) 735-1635 (Fax)

Mail Payments To:

P.O. Box 41593
Philadelphia, PA 19101

Overnight Payments To:

507 Prudential Road
Department 23
Horsham, PA 19044

Fax

To: Kathy Obenshain

From: Kim Marlow (Acting GCM)

Fax:

Date:

Phone:

Pages

Re:

☐ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

000095

01/22/2004 16:51 FAX 3027351635

NCO ACCOUNTING

→ Kathy O

002

January 22, 2004

To: Ted Fox
Cc: Kathy Obenshain

Per our conversation about policy & procedure, the directive that we were given by our manager (Valerie Hue) about NSF checks is as follows.

On a monthly basis we were given the directive to run checks that we knew were not going to clear the bank. We were directed to pull cash journals and put the checks back on that were from the previous months. Then we pulled each collector in one by one and discussed the checks that were to be run and the level of comfort of them clearing. On some occasions even the checks that the collectors stated that would not clear or verify would still be run by directive of Valerie Hue. Especially if we were relatively close to hitting our EOM number given to corporate.

I know for a fact that collectors have asked for some checks to be pulled at the end of the month because they knew that they would not clear. She (Val) stated that she had a directive from Kathy Obenshain that "we are not pulling any checks off the system and to make this happen". Collectors have complained several times about having to put on bad checks at the end of the month that they knew would not clear and would put them at a negative at the beginning of the following month.

Last month before Valerie left for vacation she gave the directive to Eric Shaw (Mid Balance Manager) and handed him all the cash journals of the collectors that she found multiple NSF's on and told him to "GET THEM ALL ON". I know this because we were in our morning managers meeting and she had also given me administrative directives in her absence, which did not have anything to do with the above.

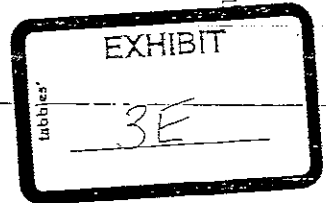
Sincerely,


Kimberley Marlow

000096

01/22/2004 18:03 FAX 3027354891

NCO Group



NCO Financial Systems, Inc.

Commercial Services Division

802 Silver Lake Blvd.

Dover, DE 19904

(302) 735-4891, 800-788-1007 (Voice)

(302) 735-1835 (Fax)

sales.dover@ncogroup.com

Fax

To: Kathy - Michelle

From: Eric Shaw

Fax: 504-837-3230

Date: 1/22/04

Phone:

Pages: 2, including cover

Re: See attached

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

000097

01/22/2004 18:03 FAX 3027354881

NCO Group

002

To: Ted Fox
Kathy Obenshain

Date: January 22, 2004

You have asked me to explain to you the incidents that occurred toward the end of the month of December 2003. I was given a directive by Valerie Hue, to acquire a list of all NSF checks to review with the large & super mid collectors. I was to advise her of how much net fee was available in non-sufficient funds checks. I was then instructed to review with each individual collector the status of their non-sufficient funds checks, for the purpose of locating additional fees we could add on to the end of the month figures.

After reviewing with each collector, I was instructed by Valerie Hue to inform the collectors to re-input the checks into the system. Normally she would have handled this herself, which she has done in the passed months with Large Balance, but she was out of the office and this fell upon me to do. This practice was, as I found out from reviewing with each collector, was the norm, they were just surprised that 'I' was doing this, since she normally handled it herself. Each collector I spoke with in Large Balance seemed to know the end of the month routine.

In reviewing the checks with the collectors, there were some judgments made for some of the checks not to run do to stop payments, and/or too many NSRs in some cases. I myself did not allow those to run. I gave Michael Scher, a list of these checks that were entered and not entered into the system, as I did keep a record. You ask me what happened at the end of December, this practice has been going on for as long as I can remember, even as a collector, from passed managers, I went through the same routine, and was instructed to put on checks the same way.

In addition, I have had collectors complain to me, regarding check they desired to pull because they were insufficient, but were unable to, because they had been told by Valerie Hue they could not pull them. This was even prior to checks being printed. I can only go on the direction of my manager, as she was my superior.

Sincerely,



Eric Shaw

ES/jlb

000098

Exhibit U

Memo for Record

To: Josh Ginden
Steve Leckerman
Dina Loft

From: Kathy Obenshain

Date: January 22, 2004

Re: Dover DCI Investigation

We determined yesterday that an inordinate amount of NSF's from Dec 03 were a result of previously returned DCI's recreated by the collectors without the permission of the debtor and re-deposits that were run by producers and managers without talking to the debtor or making any attempt to verify funds with the bank. My review also uncovered one collector, Matt Lane, altering check amounts on DCI's without the permission of the debtor. Through a preliminary investigation with the GCM, Valerie Hue, I was told that Eric Shaw the Mid Balance manager had gone over the NSF's from November fee production not yet recovered and asked the collectors "will the money be there" based on their answers yes or no he told them to recreate the DCIs and put the money back on. We decided this is fraudulent behavior, discussed the issue with Steve Leckerman and demoted him from management to producer. Matt Lane has been terminated.

Today Ted Fox and I started conducting an independent investigation interviewing producers in Dover, who stated that they were advised by management to recreate DCIs without talking to debtors, redeposit checks without verification of funds and not pull checks at EOM even if told that no funds were available by the debtor. Most of them have made written statements confirming these facts. Pending completion of this investigation we have suspended Valerie Hue anticipating termination.

New Policies:

- a. No redeposits will be allowed for checks greater than 5k without written permission from Kathy Obenshain sent directly to Horsham.
- b. No DCI will be allowed by telephone in the commercial division. A DCI form will be faxed to the debtor, the debtor will sign the form and fax back a copy of the check along with the signed form. All DCI information will be input by, an Administrative Assistant or designated manager, but not a producer. All DCI copies will be maintained in a secure location at the Branch on a daily basis, month by month, which will clearly provide us with a method for verification at eom.

Example DCI's

S34627, S13617, P95383, R47590, S34627, S13617

Cc: Ted Fox

Enclosure

000469

Exhibit V

EXHIBIT

Genevieve H. Ritter, RPR
Delmarva Reporting

Page 1 of 1

11
Jan 4/05

belly dance

From: "belly dance" <bellydance12@msn.com>
To: <steve.leckerman@ncogroup.com>
Cc: <ed.fox@ncogroup.com>
Sent: Thursday, January 22, 2004 9:28 AM
Subject: Valeria Hue

Dear Mr. Leckerman,

First, let me thank you for speaking to me this morning. I am stating for the records that I have not committed fraud nor, was my intent to commit fraud.

1/21 I was placed on suspension with pay due to 2 concerns: Not pulling checks and recreating dci on redips

Not pulling checks: I, as well as my mgt staff were given directives by Kathy on some months not to pull any checks. She would state they need to start working supp right away. I remember this being directed either June or July. This directive was given many different times during my 2 yrs as GCM. When a collector has asked me to pull or move check into next month. I look at where the producer is mtd. Is he sand bagging? Usually that is the case. I wouldn't tell the producer he is sand bagging but, no to his request. There has been hundreds of times when I have pulled check with out the producers okay because of stop pay, etc.

Recreating DCI redips: We had a policy under Phil Weaver that all checks were redipped 2 times automatically. When that policy went away it was mgt discretion on redipping checks. I have a redip policy in my branch with a form that the producer fills out. This form asks for verification method and once it is signed then it is redipped. If that form isn't filled out then it wasn't approved.

My manager, under my direction went to the producers with cash journal in December and discussed nsf if we could redip any checks. The same paper work had to be completed however, I did notice numerous checks were redipped without the form being signed after I returned from vacation. Yes, I should have given Eric clearer direction. The managers and producers always talked together about this. I never advised any producer they HAD to redip a check if we knew there was no chance to recover. If the banks won't verify which is 80% of the time then the decision is made based on that collector gut and discussion with the debtors.

In the beginning mgt were given a directive from upper management that on redipping dci we would have to recreate them with the same check number. I believe there are emails to that effect. That directive was never officially changed by upper management. I have reviewed cash journals from all offices and noticed dci being created on nsf.

Kathy, on the conference call on 1/20/04 did clarify we had to redip the dci not recreate another one. Mac Mackenzie, asked the question on the conference call if dci comes back could we recreate it with same check number. Kathy asked him is that going on in his branch and he stated not as of right now. Yesterday, Kathy stated I was the only branch that recreated checks on dci. I was surprised since she knew Atlanta also had done the same thing. I know there was no fraud attempt as she alleged. The direction that was given wasn't clear by upper management.

Kathy had stated on calls to my office to redip everything except stop pay. I believe this was in June or July.

000023

1/22/2004

Page 2 of 2

Brian Laine stated to me that he was upset not bonusing and he redipped many of his checks in Jan or Feb of last year to make a bonus. He said Kathy knew.

I am being disciplined because the direction from upper management was not clear on numerous occasions. I believe I am being singled out for things all guys have done not because we are stealing but, due to direction that wasn't clear.

My attempt in this email is for you to understand as guys we have not always had clear direction. I don't deserve to be treated in this manner.

Thank you,

Valeria Hue

000024

EXHIBIT W

MEMORANDUM

To: Steve Leckerman, Ted Fox, Human Resources and File of Valerie Hue
From: Valerie Hue
Date: January 27, 2003
Subject: Suspension

Today, I met with Kathy Obenshain and Mike Scher to discuss allegations of redeposit of checks.

The condition of the meeting place was a cold room, no lights, nor chairs. I was leaning on a ladder and Kathy asked me to give a written statement about the allegations. Please accept this email as my statement.

Since I have been a collector with the Dover branch for over 10 yrs, we have redeposited checks toward BOM. From Joe Scardi to Ric Boudreau this has been standard operating procedure with GCM's.

Kathy Obenshain had a directive that was announced where ALL checks were automatically redeposited. There was no verification method in place prior to redepositing those checks. The GCM's didn't see the checks back off until they had been returned twice from the bank. Was that fraud?

We also had a policy that checks over 5k gross needed Phil Weaver's approval. When the above mentioned policies were abandoned we were not given any new directives.

Kim Marlow and Eric Shaw have heard Kathy advised us to redeposit checks. As of date, Kim has not been contacted to verify if Kathy had given that directive.

I have been a GCM with this branch for 2 years. Kathy has visited me numerous times and has spoken to my staff. We have discussed many things all types of procedures such as JDS's, NSF's, etc. In 2 years, why wasn't I told that I had done something wrong? This was no secret.

Kathy advised me about an audit on NSF checks on Jan 20th. She stated "some head were going to roll and it would not be her's". She asked about our redip policy and wanted some memos on 2 collectors I had written up. I reviewed the accounts that were on the

audit for the Dover branch. After I reviewed the accounts a analysis was given. I spoke with Kathy again Jan 20th and she stated nothing was wrong. On Jan 21st by 3:00 pm, I was suspended. I am baffled by the decision to suspend me for a procedure that has been in place for over 10years.

Kathy stated today that my branch had more redeposited checks than other branches. What's the standard? The audit showed checks from other branches that were redeposited are those GCM's suspended?

Mac Mackenzie stated he redeposits checks on our conference call. Brain Laiche with Kathy's knowledge redeposited numerous checks to bonus during beginning months of 2003.

Kathy has stated by email, that I have done a good job as GCM and if I am given a directive, I get the job done.

Have all GCM'S been suspended and terminated for redepositing checks?. Your policy states all employees are treated equally and fairly. Why have I been singled out? Human Resources has not contacted me on my complaint last week. Why am I being treated so differently than my peers?. Why is the investigation being conducted by the person I have accused for giving the directives?

I believe Kathy will terminate me for telling the truth. The communication was not clear by Kathy on redeposits. I do not deserve to be fired for something that has been in place for years without any warning. I feel I am being made a example of and I have been treated unfairly as an employee with NCO.

Thank you.

Valerie Hue

EXHIBIT X

08/28/2004 10:41 FAX

EXHIBIT

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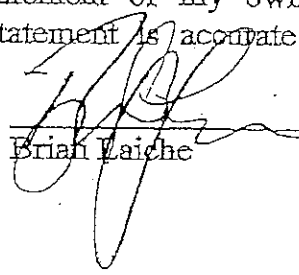
6A

State of Louisiana
County of Jefferson

SWORN STATEMENT OF BRIAN LAICHE

I, Brian Laiche, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since March 1, 1994. I am currently a manager in the Commercial Division in Metairie, LA.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Brian Laiche

6/28/04
Date

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NCO FINANCIAL SYSTEMS

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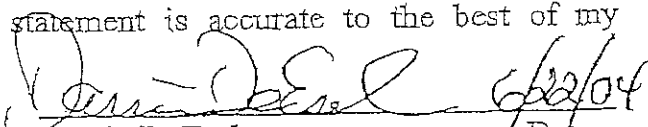
6B

State of Louisiana
County of Jefferson

SWORN STATEMENT OF DARRIN DEESCH

I, Darrin DeEsch, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since April 13, 1998. I am currently a General Manager in the Commercial Division in Metairie, LA as director of NCO's commercial legal management division and financial investigative services division.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Darrin DeEsch6/22/04
Date

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NCO FINANCIAL SYSTEMS + SESSION

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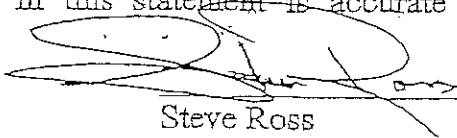
6C

State of Oregon

County of WASHINGTONSWORN STATEMENT OF STEVE ROSS

I, Steve Ross, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since 1/27/97. I am currently a Branch Mgr. in the Commercial Division in Portland, Oregon.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

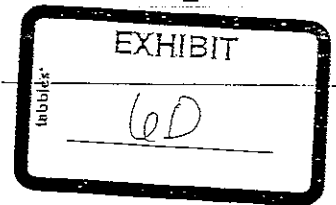

Steve Ross6/22/04
Date

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08/22/2004 09:20 FAX

001



State of GEORGIA
County of Fulton

SWORN STATEMENT OF CHRIS SANTASIERO

I, Chris Santasiero, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since October 9, 2000. I am currently a MANAGER in the Commercial Division in ATLANTA GEORGIA
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

Chris Santasiero

6-22-04

Chris Santasiero

Date

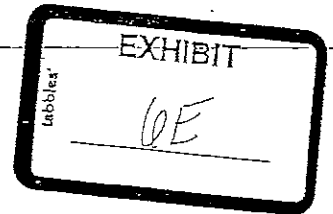
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NCO GROUP

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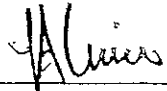


State of Colorado
County of Arapahoe

SWORN STATEMENT OF LENNY CICCARONE

I, Lenny Ciccarone, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since January 25, 1995. I am currently the managing director in the Commercial Division in Denver, Colorado.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Lenny Ciccarone

6/22/04
Date

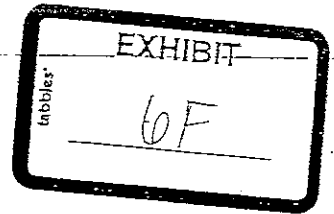
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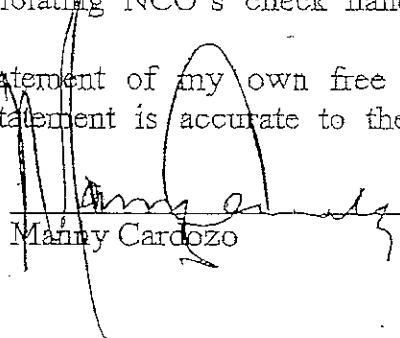


State of Florida

County of HillsboroughSWORN STATEMENT OF MANNY CARDOZO

I, Manny Cardozo, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since 02/21/2001. I am currently a BRANCH MANAGER in the Commercial Division in Tampa, FL.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

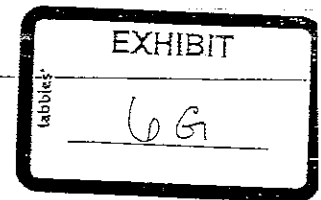

Manny Cardozo06/24/04
Date

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NCO AZ

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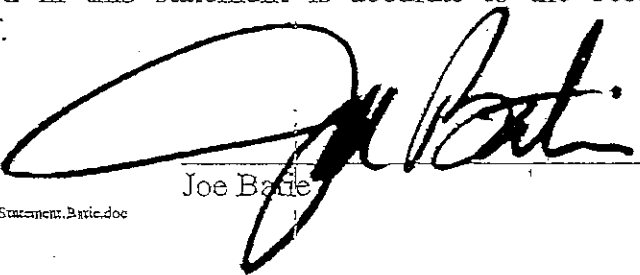


State of Arizona
County of Pima

SWORN STATEMENT OF JOE BATIE

I, Joe Batie, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since January 3, 1991. I am currently the Managing Director in the Commercial Division in Tucson, Arizona.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.



Joe Batie

6/22/04
Date

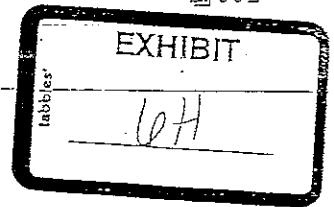
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NCO FINANCIAL SYSTEMS

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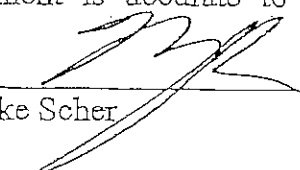


State of Delaware

County of KentSWORN STATEMENT OF MIKE SCHER

I, Mike Scher, hereby confirm under oath the following:

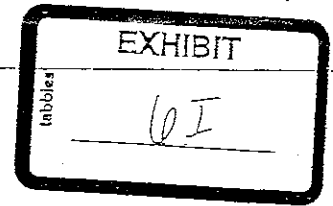
1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since June 1992. I am currently a General Manager in the Commercial Division in Dover, Delaware.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been NCO's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.


Mike Scher6/24/04
Date

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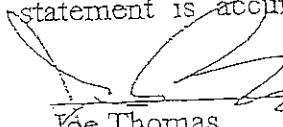


State of Louisiana
County of Jefferson

SWORN STATEMENT OF JOE THOMAS

I, Joe Thomas, hereby confirm under oath the following:

1. I am employed by NCO Financial Systems, Inc. (NCO) and have worked at NCO since September 2000. I am currently a GEM in the Commercial Division in Metairie, LA handling commercial matters arising out of NCO's Boone, NC office.
2. At no time did Kathy Obenshain, former vice president of operations for the Commercial Division, instruct me to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
3. At no time did I witness Ms. Obenshain instruct Valerie Hue to re-deposit checks without verification of funds.
4. It has always been Kathy Obenshain's policy and direction that unless there was verification of funds available, no non-sufficient funds (NSF) checks should be re-deposited.
5. It is known that fraudulently violating NCO's check handling policies would result in termination.
6. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

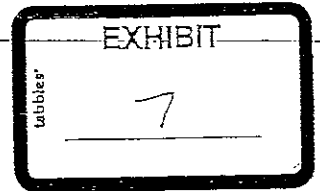

Joe Thomas

6-24-09
Date

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000109

State of Louisiana
County of Jefferson



SWORN STATEMENT OF KATHY OBENSHAIN

I, Kathy Obenshain, hereby confirm under oath the following:

1. I was employed by NCO Financial Systems, Inc. (NCO) and worked at NCO from December 1, 1994 to April 19, 2004 as the vice president of operations in the Commercial Division.
2. As the vice president of operations in the Commercial Division, I had consistent contact with Valerie Hue as her superior.
3. At no time did I instruct any branch manager, including Ms. Hue, to re-deposit checks without verification of funds. Such conduct is a known violation of NCO check handling policies.
4. As a result of a routine monthly audit, a large number of non-sufficient funds checks were found in Ms. Hue's department. A fact-finding investigation by Corporate Employee Relations and my department was completed, which revealed Ms. Hue was violating NCO's check handling policies.
5. I have provided this sworn statement of my own free will and the information contained in this statement is accurate to the best of my knowledge and belief.

Kathy Obenshain
Kathy Obenshain

Jan 24/2004
Date

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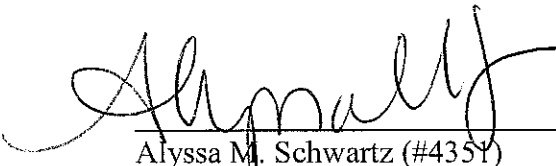
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CERTIFICATE OF SERVICE

I hereby certify that on April 17, 2006, I electronically filed the foregoing with the Clerk of Court using CM/ECF, which will send notification of such filing(s) to the following and which has also been served as noted:

VIA HAND DELIVERY

Jeremy W. Homer, Esq.
Parkowski & Guerke, P.A.
116 West Water Street
P.O. Box 598
Dover, DE 19903



Alyssa M. Schwartz (#4351)
schwartz@rlf.com